

After Bipartisan Rejection Of The Health Care Repeal, The Trump Administration And Congressional Republicans Spent A Year Sabotaging The U.S Health Care System, Raising Costs On American Families

Republicans failed to pass their radical health care repeal bill in Congress last year, which would have removed important consumer protections for people with pre-existing conditions, left tens of millions more people uninsured, and raised health care costs on millions more. However, despite their failure, President Trump, his administration, and Congressional Republicans have taken several other concrete steps to dramatically change and undermine health care in our country, raising costs on millions of American families and reducing access to quality coverage.

Some of the actions taken by Congressional Republicans and the Trump administration to undermine our health care system and raise costs on families include:

- **September 2017: President Trump Cuts off Cost Sharing Reduction (CSR) Payments:** After months of threats that destabilized the markets, President Trump abruptly [cut off](#) cost sharing reduction (CSR) payments in September 2017, sending a shockwave of uncertainty and confusion through the marketplaces just as 2018 rates were being finalized.
- **Fall 2017: The Trump Administration Cuts Open Enrollment, Slashed Funding to Assist Americans Signing Up for Insurance:** The Trump administration [cut open enrollment in half](#) and [slashed funding](#) for advertising and outreach, which are disproportionately used by low-income families, communities of color, and people who don't speak English as a first language. In addition to this, the Trump administration [decided](#) to shut down the Affordable Care Act website for 12 hours nearly every Sunday during open enrollment.
- **December 2017: Republicans in Congress Repeal the Health Coverage Requirement:** Republicans in Congress helped fund their massive tax giveaway to corporations and the wealthiest few with savings from foregone health care funding when they repealed the ACA's health coverage requirement. This funding is used to help low and middle-income people afford insurance and access Medicaid. The non-partisan Congressional Budget Office [concluded](#) this action will result in:
 - 4 million more uninsured Americans by 2019, and
 - Premiums that each year will be 10% higher than they would have been.
- **October 2017-August 2018: The Trump Administration Moves to Expand Junk Health Insurance Plans, Dividing Healthy and Sick and Raising Costs on Americans with Pre-existing Conditions:** In October 2017, President Trump signed an [executive order](#) to expand association and short-term (junk) plans, which would [raise costs](#) on those with pre-existing conditions and older Americans, gut consumer protections, and divide the health care market between the healthy and the sick. In June and August 2018, the Trump administration finalized rules based on the instructions from this executive order.

Endorsing junk insurance, combined with the effects of last year's tax bill and other administration sabotage, will [increase premiums](#) in the individual marketplaces an average of 18.2 percent, making health care that much more expensive for those people with pre-existing conditions, who most need access to affordable, quality health care. The [LA Times](#) concluded that "more than 98% — or 335 of 340 — of the health care groups that commented on the proposal to loosen restrictions on short-term health plans criticized it, in many cases warning that the rule could gravely hurt sick patients." This included patient and consumer advocates, physician groups, nursing associations, hospital groups, medical providers and more.

- **April 2018: The Trump Administration's Rules for the 2019 Marketplace Put Insurance Companies Back in Charge, Gut Consumer Protections and Increase Costs:** In April, the Department of Health and Human Services finalized their [rules](#) for the 2019 health care marketplaces. Included in their rules:
 - Fewer benefits [covered](#) and a ceiling on the quality of benefits. The "essential health benefits" currently required under our health care system like maternity care, mental health care, and other benefits can be watered down by states, and states are not allowed to require plans to offer more generous benefits to consumers if they choose.
 - Greatly reduced outreach funding and support. For the first time, consumers will not have guaranteed access to face-to-face insurance enrollment assistance and may have substantially limited access to consumer assistance via phone or other means.
 - Decreased [oversight](#) of insurance companies, making it easier for them to raise premiums and restrict Americans' choice of doctors. The rules open the door to letting insurers spend more on executive pay, marketing, and administrative overhead and less on consumers' medical claims. At the same time, these companies are reaping billions from the corporate windfall that is the Trump-Republican tax bill.
 - Added red tape, creating more hoops to jump through and making it harder for working families to access and keep needed health coverage and financial assistance.
- **Fall 2017-Present: Republican Leaders in Congress Repeatedly Block Good-Faith, Bipartisan Efforts to Lower Premiums—Instead Opting to Try to Jam Through their Radical Repeal Bills:** Starting in 2017, Republican leaders refused to bring a bipartisan bill to lower premiums and stabilize markets, which had the support of every Senate Democrat and twelve Republicans, to the Senate floor for a vote. In 2018, rather than continuing to work with Democrats on [bipartisan solutions](#) to improve access to affordable care, they proposed a bill that created more problems than it solves and could have left millions paying much more for worse coverage than they have today. Ultimately, they refused to include bipartisan legislation in this year's omnibus bill that potentially could have led to reduced premiums across the country.
- **June 2018: The Trump Administration Refuses to Defend Law of the Land, Argues that Protections for People with Pre-Existing Conditions are Unconstitutional as part of Partisan Lawsuit Texas and 19 Other States Filed Challenging the Constitutionality of Health Care Protections and Access for Hundreds of Millions of Americans:** After

Congressional Republicans zeroed out the health insurance coverage requirement in their partisan tax legislation, the State of Texas and a coalition of 19 other states legally challenged the constitutionality of the current health care law, including the consumer protections for people with pre-existing conditions in a new suit: *Texas vs. United States*. Instead of defending the law and these vital health care protections, the Trump administration's Department of Justice [announced](#) in June that, in keeping with their continued, politically-motivated efforts to sabotage the American health care system to the detriment of middle-class families across the country, they are abandoning their responsibility to defend the laws of our country and instead are arguing that protections for people with pre-existing conditions should be eliminated.

- **June 2018: Trump Administration Releases Rule Rolling Back Consumer Protections Offered Under the Affordable Care Act:** As a backdoor way to achieve what they could not legislatively, President Trump's administration released a [final rule](#) dramatically expanding the scope of association health plans. These plans are not required to adhere to protections offered under the current health care law such as mandated coverage for mental health care, emergency services, maternity and newborn care, and prescription drugs. The rule will reduce access to critical services for those that enroll in the plans, and raise premiums on older Americans and those with pre-existing conditions that have must remain in the individual marketplaces to access comprehensive insurance.
- **July 2018: Judge Brett Kavanaugh's Nomination Threatens Pre-Existing Condition Protections and Endangers Women's Reproductive Rights:** In Judge Kavanaugh, President Trump has fulfilled his [promise](#) to nominate a justice who would overturn the current health care law. With a new, more conservative Supreme Court, the *Texas v. United States* lawsuit (or another case) could succeed in taking away protections for people with pre-existing conditions, disabilities, and older Americans.
- **July 2018: Trump Administration Slashes Funding for Groups That Assist Americans Sign Up for Insurance Under The Affordable Care Act:** The Trump administration [reduced funding](#) by more than 80% to nonprofit organizations that specialize in helping people obtain health insurance. The Trump administration will [provide](#) only \$10 million this fall as opposed to the \$63 million that was provided in late 2016. Additionally, the administration mandated that what little funding is left must be used to direct people into junk insurance plans that hurt people with pre-existing conditions.
- **August 2018: Trump Administration Finalizes Rule Dramatically Expanding Junk Insurance, Raises Premiums and Guts Protections for Pre-Existing Conditions:** The Trump administration [finalized a rule](#) that expands access to short-term, limited duration health insurance – or “junk plans”. While these plans had previously been limited to 3 months in duration and intended as a temporary stopgap between comprehensive insurance plans, the final rule allows them to become full-time, year-round insurance plans. Under the guise of lower premiums, these plans are crafted to lure people in, but then deny coverage for basic services such as maternity care, mental health coverage, prescription drugs and more. People in these plans have had [medical bills nearing \\$1 million](#) after their plan used a loophole to

deny them coverage, and many of the leading issuers of these junk plans spend [less than half](#) of people's premiums on health care, pocketing the majority of premium revenue as profit. Further, this rule will increase premiums for middle class families and older Americans that, due to their pre-existing conditions, have no choice but to remain on comprehensive insurance plans. In finalizing the rule, the Trump administration ignored unanimous opposition from health care stakeholders - [not a single group](#) representing patients, physicians, nurses or hospitals voiced support.

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